

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Darryl Scipio  
Ousmane Al-Misri LLC  
33 Halsey Street  
First Floor  
Newark, NJ 07102  
Attorney for Debtor

Case No.: 19-11316

Chapter: 13

In Re:

KEVIN VANPUTTEN

Judge: Gambardella

**CERTIFICATION OF SERVICE**

1. I, Darryl Scipio :

☒ represent Kevin VanPutten in this matter.

☐ am the secretary/paralegal for \_\_\_\_\_, who represents  
\_\_\_\_\_ in this matter.

☐ am the \_\_\_\_\_ in this case and am representing myself.

2. On March 15, 2019, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

Notice of Request for Loss Mitigation - By the Debtor  
Proposed Loss Mitigation Order  
Sent by ECF or US Mail to the addresses on the attached Matrix

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: March 15, 2019

/s/ Darryl Scipio  
Signature

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Darryl Scipio  
Ousmane Al-Misri LLC  
33 Halsey Street  
First Floor  
Newark, NJ 07102  
Attorney for Debtor

In Re:  
KEVIN VANPUTTEN

Case No.: 19-11316  
Chapter: 13  
Judge: Gambardella

**NOTICE OF REQUEST FOR LOSS MITIGATION – BY THE DEBTOR**

I am/ We are the debtor(s) in this case and hereby request loss mitigation with respect to:

Property address: 42-44 Oriental Street, Newark, NJ 07104

Creditor is the holder of: ☒ first mortgage or ☐ second mortgage.

I/We will make adequate protection payments to the above creditor each month in the following amount during the loss mitigation period: See Loss Mitigation Program and Procedures, Section V.A.1.a and VII.B.

Creditor Carrington Mortgage Services Amount: \$ \$2,191.37 Due date: 2/1/2019

☐ I/We request to be excused from using the Loss Mitigation Portal due to undue hardship as set forth in detail below:

I understand that if the court orders loss mitigation in this case I am required to comply with the Loss Mitigation Program and Procedures and will participate in good faith. I understand that Loss Mitigation is voluntary, and that I am not required to enter into any agreement or settlement with any other party as part of this Loss Mitigation, and understand that no other party is required to enter into any agreement or settlement with me. I also understand **that I am not required to request dismissal of this case** as part of any resolution or settlement that is offered or agreed to during the Loss Mitigation Period. **I also certify that the property in question consists only of real property in which I hold an interest used as a principal residence.**

Date: 3/15/2019

/s/ Kevin VanPutten  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor (if any)

**Debtor Information:**

Print full name: Kevin VanPutten

Mailing address: 42-44 Oriental Street

Telephone number: 973-643-6715

Email address (if any): \_\_\_\_\_

**Debtor's Attorney Information:**

Name: Darryl Scipio

Address: 33 Halsey Street, First Floor, Newark, NJ 07102

Telephone number: 973-643-6715 Fax number: \_\_\_\_\_

Email address (if any): attorneyscipio@gmail.com

**Creditor Information: (if known)**

Name: Carrington Mortgage Services, LLC

Address: 2617 College Park Drive, Scottsbluff, NE 69361

Telephone number: 800-561-4567 Fax number: \_\_\_\_\_

Email address (if any): \_\_\_\_\_

**Creditor's Attorney Information: (if known)**

Name: KML Law Group, P.C.

Address: 701 Market Street, Suite 5000, Philadelphia, PA 19106

Telephone number: 215-627-1322 Fax number: \_\_\_\_\_

Email address (if any): \_\_\_\_\_

**Pursuant to Section V.A.1.a. of the Loss Mitigation Program and Procedures, the above named creditor has 14 days to file with the court, and serve on the debtor, debtor's attorney and trustee, an objection to this Request.**

*Revised 9/19/13*

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Darryl Scipio  
Ousmane Al-Misri LLC  
33 Halsey Street  
First Floor  
Newark, NJ 07102  
Attorney for Debtor

In Re:

KEVIN VANPUTTEN

Case No.: 19-11316

Chapter: 13

Judge: Gambardella

**LOSS MITIGATION ORDER**

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

- ☒ A Notice of Request for Loss Mitigation was filed by the debtor on 03/15/2019.
- ☐ A Notice of Request for Loss Mitigation was filed by the creditor, \_\_\_\_\_ on \_\_\_\_\_.
- ☐ The court raised the issue of Loss Mitigation, and the parties having had notice and an opportunity to object, and the Court having reviewed any objections thereto.

The Request concerns the following:

Property: 42-44 Oriental Street, Newark, NJ 07104

Creditor: \_\_\_\_\_

- ☐ It is hereby ORDERED that the Notice of Request for Loss Mitigation is denied.
- ☒ It is hereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:
- The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP).
  - The Loss Mitigation process shall terminate on \_\_\_\_\_ (90 days from the date of the entry of this order, unless extended as set forth in Section IX.B. of the LMP).
  - The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount set forth in the *Notice and Request for Loss Mitigation*. See Sections V.A.1.a and VII.B. of the LMP.
  - If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.C of the LMP and to obtain relief from the stay.
  - Within 14 days of termination of the loss mitigation period, the debtor must file with the court and serve all interested parties, the Local Form, *Loss Mitigation Final Report* as set forth in Section VII.C. of the LMP.
  - Extension of the LMP may be requested as specified in Section IX.B of the LMP.

☒ It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.
- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 10 business days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.

☐ It is ORDERED that the debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- Within 14 days of the date of this order, the creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.
- Within 21 days after receipt of the creditor's specifications regarding forms and documentation, the debtor shall provide the requested information.
- Within 10 business days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.

Label Matrix for local noticing  
0312-2  
Case 19-11316-RG  
District of New Jersey  
Newark  
Mon Mar 4 00:02:29 EST 2019

Santander Consumer USA Inc.  
8585 N. Stemmons Fwy.  
Ste 1100-N  
Dallas, TX 75247-3822

U.S. Bankruptcy Court  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102-3550

American Infosource  
PO Box 248848  
Oklahoma City, OK 73124-8848

Capital One  
PO Box 30281  
Salt Lake City, UT 84130-0281

Capital One Bank (USA), N.A.  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Carrington Mortgage Services LLC  
P.O. Box 5001  
Westfield, IN 46074-5001

EZPass  
Customer Service Center  
PO Box 52003  
Newark, NJ 07101-8203

Internal Revenue Service  
Centralized Insolvency Operation  
P.O. Box 7346  
Philadelphia, PA 19101-7346

(p)STATE OF NEW JERSEY  
DIVISION OF TAXATION BANKRUPTCY UNIT  
PO BOX 245  
TRENTON NJ 08646-0245

Santander Consumer USA  
PO Box 961245  
Fort Worth, TX 76161-0244

Santander Consumer USA, Inc.  
P.O. Box 560284  
Dallas, TX 75356-0284

U.S. Trustee  
US Dept of Justice  
Office of the US Trustee  
One Newark Center Ste 2100  
Newark, NJ 07102-5235

Darryl Scipio  
Ousmane Al-Misri LLC  
33 Halsey Street  
First Floor  
Newark, NJ 07102-3046

Kevin VanPutten  
42-44 Oriental Street  
Newark, NJ 07104-6019

Marie-Ann Greenberg  
Chapter 13 Standing Trustee  
30 Two Bridges Rd  
Suite 330  
Fairfield, NJ 07004-1550

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

New Jersey Division of Taxation  
Compliance Enforcement-Bankruptcy Unit  
50 Barrack St., 9th Floor  
PO Box 245  
Trenton, NJ 08695-0267

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Wilmington Savings Fund Society, FSB, as T

End of Label Matrix  
Mailable recipients 15  
Bypassed recipients 1  
Total 16